

 Early Warning System

IDBI-14623-01

Total Servicios Financieros: Senior Loan to Support MSMEs in Peru



Quick Facts

Countries	Peru
Financial Institutions	IDB Invest (IDBI)
Status	Active
Bank Risk Rating	B
Voting Date	2025-10-21
Borrower	Total Servicios Financieros Empresa de Créditos S.A.
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 10.00 million
Loan Amount (USD)	\$ 10.00 million
Project Cost (USD)	\$ 20.00 million



Project Description

According to the IADB Invest, the operation aims to provide financing to Micro, Small, and Medium-Sized Enterprises ("MSMEs") through factoring, leasing, and credit operations in Peru. The proposed financing will consist of: (i) a revolving unsecured loan of up to US\$10 million to be funded by IDB Invest; and (ii) a senior B loan of up to US\$10 million to be financed through a B-lender. The loan will have a term of up to three years. Additionally, the financing is expected to be accompanied by technical advisory services, defined jointly with the client, to help strengthen their sustainability strategy.



Investment Description

- IDB Invest (IDBI)

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Total Servicios Financieros Empresa de Créditos S.A.](#) (Financial Intermediary)



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ACCESS TO INFORMATION

You can submit a request for information disclosure at: <https://www.iadb.org/en/access-information/information-request>

ACCOUNTABILITY MECHANISM OF IDB / IDB INVEST

The Independent Consultation and Investigation Mechanism (MICI) is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an Inter-American Development Bank (IDB) or Inter-American Investment Corporation (IDB Invest)-funded project. If you submit a complaint to MICI, they may assist you in addressing the problems you raised through a dispute-resolution process with those implementing the project and/or through an investigation to assess whether the IDB or IDB Invest is following its own policies for preventing or mitigating harm to people or the environment. You can submit a complaint by sending an email to MICI@iadb.org. You can learn more about the MICI and how to file a complaint at <http://www.iadb.org/en/mici/mici,1752.html> (in English) or <http://www.iadb.org/es/mici/mici,1752.html> (Spanish).



Bank Documents

- [TOTAL SERVICIOS FINANCIEROS SENIOR LOAN 14623-01 PE ENVIRONMENTAL AND SOCIAL REVIEW ESRS](#) [Original Source]